

### **DETAILED ACTION**

1. This communication is in response to the decision of the Board of Patents Appeals dated 05/14/10. Claims 1-5, 7-13, 15-29, 31, 32, 34-42, and 44-48 are pending in this application.
2. The Change in Power of Attorney filed 3/17/10 has been entered.
3. The Correspondence Address Change filed 3/16/10 has been entered.

#### ***Allowable Subject Matter***

Claims 1-5, 7-13, 15-29, 31, 32, 34-42, and 44-48 are allowed for the reasons stated herein below. Claims 1-5, 7-13, 15-29, 31, 32, 34-42, and 44-48 are now renumbered 1-43.

The prior art of record (Stimson US Pat. No. 5,577,109) and Risafi (US 6,473,500) teaches a card-based system and does not address electronically communicated charge numbers.

Even though, the prior art of record teaches a card-based system, the prior art fails to teach providing, via the electronic communications network the associated valid charge number in response to the request thereby discussed on page 4 of the decision by the Board of Appeals dated 12 May 2010. For these reasons claims 1-5, 7-13, 15-29, 31, 32, 34-42, and 44-48 are deemed to be allowable over the prior art of record, and claims 2-5, 7-13, 15-25, 27-29, 31, 32, 34-41, and 44-48 are allowed by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### **Inquiries**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on a Flexible Schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Trammell James can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/  
Primary Examiner, Art Unit 3694

June 10, 2010